



# Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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**BHC Name** [CENTRAL BANCOMPANY, INC](#)

**City/State** [JEFFERSON CITY, MO](#)

## Bank Holding Company Information

Federal Reserve District: [8](#)

Consolidated Assets (\$000): [19,539,009](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [13](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[CENTRAL BANCOMPANY, INC](#)

[238 MADISON STREET](#)

[JEFFERSON CITY, MO 65101](#)

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## Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000) .....	19,079,513	16,360,449	16,702,105	13,624,172	12,761,763
Net income (\$000) .....	188,628	175,194	240,776	209,643	177,576
Number of BHCs in peer group .....	132	130	128	125	118

Earnings and Profitability:	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.63	2.65	46	3.03	2.80	65	2.97	2.77	63	3.44	3.01	68	3.31	3.08	58
+ Non-interest income .....	1.48	1.09	72	1.48	1.21	67	1.56	1.21	71	1.27	1.32	57	1.25	1.31	57
- Overhead expense .....	2.35	2.21	62	2.48	2.59	54	2.49	2.57	57	2.64	2.69	54	2.59	2.71	47
- Provision for credit losses .....	0.04	-0.12	84	0.16	0.66	9	0.16	0.51	11	0.10	0.15	44	0.12	0.14	54
+ Securities gains (losses) .....	0.01	0.01	69	0	0.03	2	0	0.02	2	0.22	0.01	99	0.06	0	98
+ Other tax equivalent adjustments .....	0	0	49	0	0	45	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent) .....	1.73	1.76	52	1.86	0.91	92	1.88	1.04	91	2.03	1.56	87	1.80	1.57	73
Net operating income .....	1.32	1.34	51	1.43	0.70	93	1.44	0.81	92	1.54	1.19	86	1.39	1.24	69
Net income .....	1.32	1.34	51	1.43	0.71	92	1.44	0.82	91	1.54	1.19	86	1.39	1.24	68
Net income (Subchapter S adjusted) .....		2.06			1.15			1.18			1.17				1.42
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	2.89	3.12	33	3.57	3.64	45	3.45	3.55	38	4.26	4.41	39	4.04	4.24	36
Interest expense .....	0.12	0.26	19	0.30	0.58	15	0.26	0.52	14	0.58	1.08	15	0.44	0.86	15
Net interest income (tax equivalent) .....	2.77	2.85	40	3.28	3.05	61	3.19	3.01	54	3.68	3.33	64	3.60	3.38	60
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.03	0.12	26	0.08	0.28	27	0.10	0.27	32	0.11	0.21	41	0.19	0.22	61
Earnings coverage of net loan and lease losses (X) .....	97.07	26.30	88	39.48	20.97	83	35.04	22.91	79	31.40	24.40	73	15.05	21.75	52
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.50	1.32	69	1.43	1.58	44	1.47	1.58	47	1.41	0.83	90	1.54	0.90	89
Allowance for loan and lease losses / Total loans and leases .....	1.48	1.30	70	1.41	1.55	45	1.45	1.55	46	1.40	0.81	90	1.54	0.89	89
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.33	0.58	22	0.43	0.71	29	0.37	0.71	20	0.65	0.57	62	0.47	0.61	37
30–89 days past due loans and leases / Total loans and leases .....	0.17	0.29	35	0.18	0.37	35	0.23	0.39	34	0.34	0.43	49	0.39	0.44	49
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-17.37	-3.31	11	-7.45	6.19	13	-12.20	3.20	9	-13.78	14.45	2	-20.28	16.62	1
Net short-term noncore funding dependence .....	-17.73	-9.17	19	-7.93	-2.71	24	-12.63	-4.76	20	-14.61	3.38	10	-20.82	4.66	9
Net loans and leases / Total assets .....	52.39	58.81	28	58.47	63	25	55.81	61.58	24	62.32	63.77	34	62.15	63.98	31
<b>Capitalization</b>															
Tier 1 leverage ratio .....	11.55	9.07	92	11.71	9.05	93	11.73	9.13	93	13.13	9.76	94	14.21	9.71	97
Holding company equity capital / Total assets .....	12.69	10.79	79	13.19	11.12	79	12.72	11.16	73	14.18	12.43	72	14.76	12.22	78
Total equity capital (including minority interest) / Total assets .....	12.69	10.91	79	13.19	11.24	79	12.72	11.29	72	14.18	12.57	72	14.76	12.27	78
Common equity tier 1 capital / Total risk-weighted assets .....	19.08	12.64	95	18.23	12.26	93	18.48	12.38	93	16.70	12.17	91	18.22	12.12	94
Net loans and leases / Equity capital (X) .....	4.13	5.47	21	4.43	5.73	22	4.39	5.58	25	4.40	5.21	29	4.21	5.29	24
Cash dividends / Net income .....	12.32	27.22	22	12.50	49.74	14	18.56	42.30	18	17.94	33.12	22	17.44	27.31	25
Cash dividends / Net income (Subchapter S adjusted) .....		-3.51			10.79			-0.65			-12.02				17.36
<b>Growth Rates</b>															
Assets .....	12.03	9.51	64	24.35	16.67	77	22.18	16.68	68	13.64	9.26	74	2.35	7	29
Equity capital .....	7.77	7.52	66	9.55	6.54	72	9.62	6.99	68	9.20	10.49	60	9.06	7.89	68
Net loans and leases .....	0.39	-0.66	65	15.35	12.75	67	9.42	9.07	64	13.95	9.10	76	2.27	7.89	23
Noncore funding .....	5.50	-21.64	86	21.64	-6.57	84	15.29	-12.18	80	15.10	6.59	69	-3.52	10.67	25
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital .....	0	10.65	11	0	13.73	10	0	13.56	10	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital .....	77.67	103.15	1	78.53	103.27	1	78.72	102.81	2	77.82	103.22	1	71.38	103.10	1
Cash from ops + noncash items + op expense / Op expense + dividends .....	266.11	155.61	86	139.91	142.45	60	137.79	147.24	54	304.99	190.27	83	338.81	174.91	92

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	354,327	342,699	460,453	427,907	383,842	3.39	43.69
Income from lease financing receivables.....	5,464	5,369	7,226	6,956	5,507	1.77	135.21
Fully taxable income on loans and leases.....	354,706	342,562	460,435	427,097	382,139	3.55	44.68
Tax-exempt income on loans and leases.....	5,085	5,506	7,244	7,766	7,210	-7.65	35.49
Estimated tax benefit on income on loans and leases.....	1,726	1,831	1,864	1,953	1,611	-5.72	-8.94
Income on loans and leases (tax equivalent).....	361,517	349,899	469,543	436,816	390,960	3.32	44.14
Investment interest income (tax equivalent).....	27,287	49,971	60,166	83,192	65,464	-45.40	-44.73
Interest on balances due from depository institutions.....	2,447	4,082	4,540	15,775	15,354	-40.05	-24.68
Interest income on other earning assets.....	1,849	2,100	2,804	6,466	2,213	-11.95	95.25
Total interest income (tax equivalent).....	393,100	406,052	537,053	542,249	473,991	-3.19	29.15
Interest on time deposits of \$250K or more .....	1,634	3,635	4,517	4,221	2,077	-55.05	
Interest on time deposits < \$250K.....	5,315	11,757	14,508	19,310	11,981	-54.79	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	7,806	14,357	17,132	35,348	24,991	-45.63	23.53
Interest on other borrowings and trading liabilities.....	1,745	3,941	4,575	14,713	12,429	-55.72	-60.29
Interest on subordinated debt and mandatory convertible securities .....	0	0	0	0	0		
Total interest expense.....	16,500	33,690	40,732	73,592	51,478	-51.02	-1.53
Net interest income (tax equivalent).....	376,600	372,362	496,321	468,657	422,513	1.14	30.93
Non-interest income.....	211,211	181,665	260,958	173,367	159,682	16.26	68.39
Adjusted operating income (tax equivalent) .....	587,811	554,027	757,279	642,024	582,195	6.10	42.31
Overhead expense.....	336,184	303,696	415,704	359,792	330,814	10.70	39.79
Provision for credit losses.....	6,212	19,462	27,153	14,024	15,880		-34.74
Securities gains (losses) .....	738	-176	-166	29,658	8,010		
Other tax equivalent adjustments .....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	246,973	228,775	313,689	276,079	230,008	7.95	51.62
Applicable income taxes .....	56,094	50,679	70,015	62,685	48,551	10.68	22.74
Tax equivalent adjustments .....	2,251	2,902	2,898	3,751	3,881	-22.43	-70.67
Applicable income taxes (tax equivalent).....	58,345	53,581	72,913	66,436	52,432	8.89	9.31
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	188,628	175,194	240,776	209,643	177,576	7.67	72.24
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	188,628	175,194	240,776	209,643	177,576	7.67	72.24
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	188,628	175,194	240,776	209,643	177,576	7.67	72.24
Investment securities income (tax equivalent).....	27,287	49,971	60,166	83,192	65,464	-45.40	-44.73
US Treasury and agency securities (excluding mortgage-backed securities) .....	6,591	12,469	14,966	26,755	12,805	-47.14	-40.14
Mortgage-backed securities .....	17,009	27,177	33,271	32,532	23,056	-37.41	68.29
All other securities .....	3,687	10,325	11,929	23,905	29,603	-64.29	-86.95
Cash dividends declared.....	23,235	21,904	44,693	37,613	30,976	6.08	157.39
Common .....	23,235	21,904	44,693	37,613	30,976	6.08	157.39
Preferred .....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.75	2.90	37	3.31	3.35	48	3.22	3.27	44	3.98	4	51	3.71	3.87	37
Less: Interest expense .....	0.12	0.24	20	0.27	0.54	16	0.24	0.48	16	0.54	0.98	16	0.40	0.79	15
Equals: Net interest income (tax equivalent) .....	2.63	2.65	46	3.03	2.80	65	2.97	2.77	63	3.44	3.01	68	3.31	3.08	58
Plus: Non-interest income .....	1.48	1.09	72	1.48	1.21	67	1.56	1.21	71	1.27	1.32	57	1.25	1.31	57
Equals: adjusted operating income (tax equivalent) .....	4.11	3.80	71	4.52	4.06	77	4.53	4.04	78	4.71	4.41	72	4.56	4.46	57
Less: Overhead expense .....	2.35	2.21	62	2.48	2.59	54	2.49	2.57	57	2.64	2.69	54	2.59	2.71	47
Less: Provision for credit losses .....	0.04	-0.12	84	0.16	0.66	9	0.16	0.51	11	0.10	0.15	44	0.12	0.14	54
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0.01	0.01	68	0	0.03	2	0	0.02	2	0.22	0.01	99	0.06	0	98
Plus: other tax equivalent adjustments .....	0	0	49	0	0	45	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	1.73	1.76	52	1.86	0.91	92	1.88	1.04	91	2.03	1.56	87	1.80	1.57	73
Less: Applicable income taxes (tax equivalent) .....	0.41	0.41	59	0.44	0.21	92	0.44	0.23	91	0.49	0.36	85	0.41	0.33	73
Less: Minority interest .....	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	1.32	1.34	51	1.43	0.70	93	1.44	0.81	92	1.54	1.19	86	1.39	1.24	69
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.32	1.34	51	1.43	0.71	92	1.44	0.82	91	1.54	1.19	86	1.39	1.24	68
Memo: Net income (last four quarters) .....	1.36	1.30	60	1.44	0.81	90	1.44	0.82	91	1.54	1.19	86	1.39	1.24	69
Net income—BHC and noncontrolling (minority) interest .....	1.32	1.35	51	1.43	0.72	91	1.44	0.83	90	1.54	1.20	86	1.39	1.25	68
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	95.12	93.09	75	92.61	92.11	58	93.16	92.32	61	93.36	91.05	74	91.87	91.48	56
Average interest-bearing funds / Average assets .....	55.59	61.98	24	57.13	64.67	21	57.16	64.06	22	59.11	65.57	21	59.15	65.56	23
Interest income (tax equivalent) / Average earning assets .....	2.89	3.12	33	3.57	3.64	45	3.45	3.55	38	4.26	4.41	39	4.04	4.24	36
Interest expense / Average earning assets .....	0.12	0.26	19	0.30	0.58	15	0.26	0.52	14	0.58	1.08	15	0.44	0.86	15
Net interest income (tax equivalent) / Average earning assets .....	2.77	2.85	40	3.28	3.05	61	3.19	3.01	54	3.68	3.33	64	3.60	3.38	60
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.65	4.07	80	4.70	4.35	73	4.68	4.27	75	5.06	5.09	52	4.74	4.95	42
Interest-bearing bank balances .....	0.14	0.13	72	0.53	0.36	85	0.40	0.27	83	2.18	2.04	53	1.87	1.64	71
Federal funds sold and reverse repos .....	0.29	0.25	70	0.92	0.75	64	0.87	0.68	67	2.43	2.44	62	1.91	2.17	41
Trading assets .....	1.87	0.45	86	0	0.65	23	0	0.60	23	2.55	0.99	76	0	1.11	19
Total earning assets .....	2.87	3.09	33	3.55	3.61	45	3.43	3.51	39	4.23	4.36	42	4.01	4.20	36
Investment securities (tax equivalent) .....	0.69	1.77	2	1.58	2.36	4	1.34	2.25	3	2.50	2.76	29	2.24	2.68	14
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.35	1.23	8	0.92	1.85	13	0.74	1.75	10	2.14	2.32	41	1.38	2.05	11
Mortgage-backed securities .....	0.87	1.55	4	1.63	2.17	10	1.46	2.05	7	2.24	2.61	11	2.28	2.50	21
All other securities .....	2.88	2.85	56	2.97	3.28	40	2.88	3.24	38	3.20	4.06	28	3.20	4.20	29
Interest-bearing deposits .....	0.21	0.22	52	0.48	0.60	41	0.43	0.53	43	0.84	1.10	30	0.59	0.81	33
Time deposits of \$250K or more .....	0.77	0.70	62	1.54	1.53	47	1.45	1.42	50	1.53	1.96	18	0.96	1.44	18
Time deposits < \$250K .....	0.64	0.67	54	1.23	1.47	28	1.15	1.36	32	1.55	1.82	31	0.99	1.29	27
Other domestic deposits .....	0.13	0.16	49	0.29	0.41	33	0.25	0.36	38	0.64	0.93	30	0.48	0.67	33
Foreign deposits .....		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos .....	0.16	0.18	64	0.40	0.71	29	0.35	0.62	31	1.44	1.86	37	1.27	1.51	42
Other borrowed funds and trading liabilities .....	0.05	1.29	11	0	1.54	0	0	1.50	0	0	2.38	1		2.28	
All interest-bearing funds .....	0.21	0.38	20	0.48	0.82	16	0.43	0.74	17	0.91	1.49	19	0.68	1.19	15

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	211,211	181,665	260,958	173,367	159,682
Fiduciary activities income .....	28,017	23,659	32,378	30,310	30,258
Service charges on deposit accounts - domestic .....	30,297	27,692	37,914	38,914	37,212
Trading revenue.....	4	17	29	32	2
Investment banking fees and commissions.....	18,343	15,020	20,374	17,995	15,603
Insurance activities revenue.....	174	431	554	669	692
Venture capital revenue.....	0	0	0	0	0
Net servicing fees .....	-1,007	-2,986	-3,508	1,515	3,846
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	70,698	59,819	95,323	24,182	17,062
Other non-interest income.....	64,685	58,013	77,894	59,750	55,007
Total overhead expenses .....	336,184	303,696	415,704	359,792	330,814
Personnel expense.....	199,801	188,375	259,863	217,619	198,273
Net occupancy expense.....	30,408	30,123	40,504	36,629	36,692
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	3,022	3,043	4,057	1,897	1,344
Other operating expenses.....	102,953	82,155	111,280	103,647	94,505
Fee income on mutual funds and annuities.....	4,672	3,807	5,082	5,490	5,599
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0
Number of equivalent employees .....	2,823	2,922	2,960	2,982	2,669
Average personnel expense per employee.....	70.78	64.47	87.79	72.98	74.29
Average assets per employee.....	6,758.59	5,599.06	5,642.60	4,568.80	4,781.48

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Mutual fund fee income / Non-interest income .....	2.21	2.14	54	2.10	2.09	58	1.95	2.02	55	3.17	2.72	60	3.51	3.08
Overhead expenses / Net Interest Income + non-interest income .....	57.41	58.85	37	55.10	62.06	23	55.11	62.28	24	56.37	61.29	34	57.20	60.88
<b>Percent of Average Assets</b>														
Total overhead expense .....	2.35	2.21	62	2.48	2.59	54	2.49	2.57	57	2.64	2.69	54	2.59	2.71
Personnel expense.....	1.40	1.23	68	1.54	1.30	74	1.56	1.30	76	1.60	1.41	69	1.55	1.44
Net occupancy expense.....	0.21	0.24	34	0.25	0.26	43	0.24	0.26	41	0.27	0.28	46	0.29	0.28
Other operating expenses.....	0.74	0.72	63	0.69	0.95	31	0.69	0.94	29	0.77	0.97	41	0.75	0.97
Overhead less non-interest income .....	0.87	1.08	30	0.99	1.27	29	0.93	1.25	24	1.37	1.32	49	1.34	1.38
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>														
Total overhead expense .....	57.19	58.34	38	54.82	61.60	24	54.89	61.82	24	56.04	60.64	35	56.82	60.37
Personnel expense.....	33.99	32.89	54	34	32.31	58	34.32	32.36	60	33.90	32.39	57	34.06	32.51
Net occupancy expense.....	5.17	6.26	31	5.44	6.55	29	5.35	6.58	28	5.71	6.52	33	6.30	6.48
Other operating expenses.....	18.03	18.68	50	15.38	22.16	19	15.23	22.28	15	16.44	21.20	22	16.46	20.90
Total non-interest income .....	35.93	28.20	70	32.79	28.52	63	34.46	28.83	66	27	29.23	56	27.43	28.50
Fiduciary activities income .....	4.77	2.27	80	4.27	2.06	80	4.28	2.09	79	4.72	1.97	82	5.20	2.14
Service charges on domestic deposit accounts .....	5.15	3.25	81	5	3.23	81	5.01	3.27	81	6.06	3.88	80	6.39	4.15
Trading revenue.....	0	0.68	46	0	1.37	45	0	1.28	43	0	1.18	39	0	0.85
Investment banking fees and commissions.....	3.12	2.46	72	2.71	2.59	70	2.69	2.46	70	2.80	3.54	66	2.68	3.42
Insurance activities revenue.....	0.03	0.38	42	0.08	0.41	52	0.07	0.41	51	0.10	0.47	52	0.12	0.47
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees .....	-0.17	0.56	2	-0.54	-0.04	16	-0.46	0.01	16	0.24	0.28	63	0.66	0.65
Net securitization income .....	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets .....	12.03	3.64	90	10.80	3.74	87	12.59	3.92	87	3.77	1.86	80	2.93	1.61
Other non-interest income.....	11	9.39	70	10.47	9.49	67	10.29	9.65	65	9.31	10.04	59	9.45	9.86
Overhead less non-interest income .....	21.26	29.67	23	22.03	31.97	21	20.43	31.93	17	29.04	31.06	36	29.39	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.71	21.49	62	22.15	18.64	71	22.32	18.63	73	22.71	20.56	67	21.11	19.04
Applicable income tax + TE / Pretax net operating income + TE .....	23.62	23.11	62	23.42	22.16	61	23.24	21.18	64	24.06	23.23	64	22.80	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans .....	7,212,893	6,721,736	6,770,231	6,618,594	5,626,353	7.31	37.05	
Commercial and industrial loans .....	1,529,980	2,047,937	1,955,143	1,240,107	1,088,749	-25.29	41.16	
Loans to individuals .....	1,030,494	1,025,519	1,026,180	1,015,929	1,040,080	0.49	10.49	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0			
Agricultural loans .....	69,612	74,646	75,247	102,471	88,427	-6.74	-18.41	
Other loans and leases .....	567,204	507,556	575,253	507,569	490,276	11.75	36.75	
Less: Unearned income .....	19,262	33,970	26,985	7,654	5,975	-43.30	266.41	
Loans and leases, net of unearned income .....	10,390,921	10,343,424	10,375,069	9,477,016	8,327,910	0.46	33.66	
Less: Allowance for loan and lease losses .....	154,084	146,197	150,457	132,949	128,044	5.39	22.47	
Net loans and leases .....	10,236,837	10,197,227	10,224,612	9,344,067	8,199,866	0.39	33.84	
Debt securities that reprice or mature in over 1 year .....	4,002,199	3,526,503	3,635,898	1,597,621	967,080	13.49	79.96	
Mutual funds and equity securities .....	7,832	5,093	7,284	7,150	29,126	53.78	-92.11	
Subtotal .....	14,246,868	13,728,823	13,867,794	10,948,838	9,196,072	3.77	42.88	
Interest-bearing bank balances .....	2,822,788	1,067,861	1,597,706	746,806	1,044,438	164.34	396.59	
Federal funds sold and reverse repos .....	24,961	29,394	10,238	200,831	194,183	-15.08	5121.97	
Debt securities that reprice or mature within 1 year .....	1,326,721	1,536,533	1,716,688	1,978,008	1,858,407	-13.65	37.12	
Trading assets .....	502	230	216	108	125	118.26		
Total earning assets .....	18,421,840	16,362,841	17,192,642	13,874,591	12,293,225	12.58	60.08	
Non-interest-bearing cash and due from depository institutions .....	221,277	201,123	246,212	256,499	239,047	10.02	12.78	
Premises, fixed assets, and leases .....	213,461	221,090	218,062	225,804	164,684	-3.45	21.29	
Other real estate owned .....	6,763	12,572	10,580	9,756	11,354	-46.21	-72.09	
Investment in unconsolidated subsidiaries .....	0	0	0	0	0			
Intangible and other assets .....	675,668	642,820	651,967	627,781	485,860	5.11	35.65	
Total assets .....	19,539,009	17,440,446	18,319,463	14,994,431	13,194,170	12.03	57.54	
Quarterly average assets .....	19,471,991	17,383,804	17,727,072	14,378,475	12,753,744	12.01	58.37	
Average loans and leases (YTD) .....	10,363,013	9,935,262	10,036,140	8,639,119	8,256,094	4.31	37.67	
<b>Memoranda</b>								
Loans held-for-sale .....	91,362	95,958	134,434	73,172	32,116	-4.79	132.67	
Loans not held-for-sale .....	10,299,559	10,247,466	10,240,635	9,403,844	8,295,794	0.51	33.16	
Real estate loans secured by 1–4 family .....	1,989,471	1,836,511	1,853,533	1,832,589	1,571,360	8.33	33.64	
Commercial real estate loans .....	4,957,053	4,618,175	4,655,407	4,503,934	3,841,195	7.34	38.27	
Construction and land development .....	826,354	759,970	709,601	770,963	660,849	8.74	26.80	
Multifamily .....	751,789	627,402	674,515	580,189	522,083	19.83	68.59	
Nonfarm nonresidential .....	3,378,910	3,230,803	3,271,291	3,152,782	2,658,263	4.58	35.84	
Real estate loans secured by farmland .....	266,369	267,050	261,291	282,071	213,798	-0.26	40.90	
Total investment securities .....	5,336,752	5,068,129	5,359,870	3,582,779	2,854,613	5.30	62.17	
U.S. Treasury securities .....	815,501	810,236	866,472	357,622	269,589	0.65	26832.00	
US agency securities (excluding mortgage-backed securities) .....	1,628,704	1,604,863	1,730,254	845,909	699,738	1.49	39.07	
Municipal securities .....	95,020	154,351	134,225	237,740	389,639	-38.44	-86.37	
Mortgage-backed securities .....	2,739,916	2,326,470	2,490,626	1,711,641	1,067,886	17.77	188.11	
Asset-backed securities .....	20,226	22,494	22,246	28,609	38,438	-10.08	-64.76	
Other debt securities .....	29,553	144,622	108,763	394,108	360,197	-79.57	-90.52	
Mutual funds and equity securities .....	7,832	5,093	7,284	7,150	29,126	53.78	-92.11	
Available-for-sale securities .....	5,315,488	5,025,352	5,323,017	3,518,407	2,747,237	5.77	67.73	
U.S. Treasury securities .....	815,501	810,236	866,472	357,622	269,589	0.65	26832.00	
US agency securities (excluding mortgage-backed securities) .....	1,628,704	1,604,863	1,730,254	845,909	699,738	1.49	39.07	
Municipal securities .....	81,653	116,749	104,729	180,608	311,503	-30.06	-85.81	
Mortgage-backed securities .....	2,739,851	2,326,388	2,490,553	1,711,551	1,067,772	17.77	188.18	
Asset-backed securities .....	20,226	22,494	22,246	28,609	38,438	-10.08	-64.76	
Other debt securities .....	29,553	144,622	108,763	394,108	360,197	-79.57	-90.52	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation) .....	142	524	359	898	1,180	-72.90	-97.49	
Available-for-sale securities appreciation (depreciation) .....	8,661	34,337	30,816	6,275	-15,123	-74.78	-85.92	
Structured notes, fair value .....	68,048	32,152	50,951	5,586	4,750	111.64	751.03	
Pledged securities .....	3,443,034	3,462,259	3,675,748	2,651,053	2,141,124	-0.56	66.33	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	6,073,975	5,145,783	5,375,997	3,749,317	2,927,161	18.04	1050.55
NOW, ATS and transaction accounts .....	381,048	359,703	474,730	421,713	150,307	5.93	112.80
Time deposits less brokered deposits < \$250K .....	1,026,964	1,217,459	1,165,272	1,261,914	1,141,244	-15.65	
MMDA and other savings accounts .....	7,600,664	6,543,348	7,073,143	5,804,337	5,617,726	16.16	6.85
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	15,082,651	13,266,293	14,089,142	11,237,281	9,836,438	13.69	73.92
Time deposits of \$250K or more .....	264,809	316,144	297,831	310,128	236,067	-16.24	
Foreign deposits .....	0	0	0	0	0	0	
Federal funds purchased and repos .....	1,421,641	1,271,422	1,315,747	1,022,347	944,148	11.82	18.37
Secured federal funds purchased .....	0	0	0	0	0	0	
Commercial paper .....	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less .....	5,046	3,000	1,535	1,773	0	68.20	
Other borrowings w/remaining maturity over 1 year .....	0	5,000	3,745	33,505	0	-100.00	-100.00
Brokered deposits < \$250K .....	7,626	14,970	13,283	47,990	49,762	-49.06	
Noncore funding .....	1,699,122	1,610,536	1,632,141	1,415,743	1,229,977	5.50	-7.62
Trading liabilities .....	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities .....	0	0	0	6,702	0		
Other liabilities .....	277,901	262,937	267,525	208,642	180,872	5.69	37.76
Total liabilities .....	17,059,674	15,139,766	15,988,808	12,868,368	11,247,287	12.68	59.24
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	5,956	5,956	5,956	5,956	5,956	0.00	0.00
Common surplus .....	5,360	5,250	5,250	5,250	5,250	2.10	2.10
Retained earnings .....	2,614,914	2,406,728	2,449,521	2,253,438	2,081,588	8.65	47.40
Accumulated other comprehensive income .....	-67,521	-37,835	-50,653	-59,162	-66,492		
Other equity capital components .....	-79,374	-79,419	-79,419	-79,419	-79,419		
Total holding company equity capital .....	2,479,335	2,300,680	2,330,655	2,126,063	1,946,883	7.77	46.78
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	2,479,335	2,300,680	2,330,655	2,126,063	1,946,883	7.77	46.78
Total liabilities and capital .....	19,539,009	17,440,446	18,319,463	14,994,431	13,194,170	12.03	57.54
<b>Memoranda</b>							
Non-interest-bearing deposits .....	6,073,975	5,145,783	5,375,997	3,749,317	3,345,110	18.04	89.85
Interest-bearing deposits .....	9,281,111	8,451,624	9,024,259	7,846,082	6,777,157	9.81	51.90
Total deposits .....	15,355,086	13,597,407	14,400,256	11,595,399	10,122,267	12.93	64.95
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	2,330,655	2,126,063	2,126,063	1,946,883	1,785,214		
Accounting restatements .....	0	0	0	-180	0		
Net income .....	188,628	175,194	240,776	209,643	177,576		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	0	0	0	0	0		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	23,235	21,904	44,693	37,613	30,976		
Change in other comprehensive income .....	-16,868	21,327	8,509	7,330	15,069		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	155	0	0	0	0		
Holding company equity capital, ending balance .....	2,479,335	2,300,680	2,330,655	2,126,063	1,946,883		

## Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	36.92	36.06	47	38.54	36.66	45	36.96	36.22	43	44.14	37.78	55	42.64	37.19	52
Commercial and industrial loans .....	7.83	11.11	32	11.74	14.40	32	10.67	13.52	34	8.27	12.02	30	8.25	12.85	29
Loans to individuals .....	5.27	3.60	75	5.88	3.57	72	5.60	3.40	73	6.78	4.20	71	7.88	4.31	78
Loans to depository institutions and acceptances of other banks .....	0	0.02	32	0	0.03	30	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.36	0.21	77	0.43	0.20	79	0.41	0.19	78	0.68	0.24	83	0.67	0.30	82
Other loans and leases.....	2.90	4.26	48	2.91	4.66	44	3.14	4.63	48	3.39	5.01	43	3.72	5	44
Net loans and leases.....	52.39	58.81	28	58.47	63	25	55.81	61.58	24	62.32	63.77	34	62.15	63.98	31
Debt securities over 1 year.....	20.48	18.32	63	20.22	14.80	77	19.85	15.55	71	10.65	14.60	26	7.33	14.63	14
Mutual funds and equity securities .....	0.04	0.05	58	0.03	0.06	53	0.04	0.05	55	0.05	0.06	58	0.22	0.06	90
Subtotal .....	72.91	78.17	23	78.72	79.07	34	75.70	78.16	26	73.02	79.65	19	69.70	79.97	17
Interest-bearing bank balances .....	14.45	9.37	78	6.12	6.40	49	8.72	7.51	62	4.98	3.06	73	7.92	3.04	87
Federal funds sold and reverse repos .....	0.13	0.53	72	0.17	0.80	76	0.06	0.82	69	1.34	1.57	80	1.47	1.66	78
Debt securities 1 year or less .....	6.79	1.51	93	8.81	1.85	95	9.37	1.68	96	13.19	1.91	97	14.09	1.96	97
Trading assets .....	0	0.58	40	0	1.04	36	0	1.01	35	0	1.19	30	0	1.33	32
Total earning assets.....	94.28	91.57	81	93.82	90.87	82	93.85	91.05	79	92.53	89.53	80	93.17	89.74	84
Non-interest cash and due from depository institutions.....	1.13	0.99	61	1.15	1.03	58	1.34	1.07	75	1.71	1.14	87	1.81	1.21	84
Other real estate owned.....	0.03	0.01	81	0.07	0.03	87	0.06	0.02	85	0.07	0.03	82	0.09	0.04	84
All other assets.....	4.59	7.39	17	5.03	8.03	17	4.81	7.82	13	5.76	9.27	15	5.02	8.98	12
<b>Memoranda</b>															
Short-term investments .....	21.36	12.31	84	15.10	10.21	78	18.15	11.17	81	19.51	7.63	86	23.47	7.80	89
U.S. Treasury securities.....	4.17	1.18	86	4.65	0.91	88	4.73	0.84	90	2.39	1.03	75	2.04	1.04	76
US agency securities (excluding mortgage-backed securities) .....	8.34	0.75	97	9.20	0.59	99	9.44	0.63	99	5.64	0.54	97	5.30	0.69	95
Municipal securities .....	0.49	1.70	42	0.89	1.60	51	0.73	1.69	47	1.59	1.34	66	2.95	1.62	75
Mortgage-backed securities .....	14.02	13.46	56	13.34	11.20	61	13.60	11.75	61	11.42	11.44	51	8.09	11.13	31
Asset-backed securities .....	0.10	0.47	59	0.13	0.31	64	0.12	0.32	63	0.19	0.28	69	0.29	0.33	72
Other debt securities .....	0.15	0.51	45	0.83	0.40	80	0.59	0.42	72	2.63	0.39	94	2.73	0.41	94
Loans held-for-sale.....	0.47	0.50	70	0.55	0.52	61	0.73	0.52	68	0.49	0.39	69	0.24	0.30	57
Loans held for investment .....	52.71	58.34	31	58.76	63.22	25	55.90	61.72	24	62.72	63.50	35	62.87	63.93	32
Real estate loans secured by 1–4 family .....	10.18	11.57	43	10.53	12.28	41	10.12	11.91	42	12.22	13.29	46	11.91	13.46	42
Revolving .....	1.24	1.44	53	1.53	1.72	53	1.46	1.66	52	1.95	2.07	53	2.04	2.27	50
Closed-end, secured by first liens .....	8.66	9.73	46	8.61	10.10	45	8.29	9.81	44	9.76	10.69	46	9.27	10.57	46
Closed-end, secured by junior liens .....	0.29	0.19	78	0.39	0.24	79	0.37	0.22	80	0.51	0.28	82	0.60	0.31	83
Commercial real estate loans .....	25.37	22.35	56	26.48	22.30	57	25.41	22.22	55	30.04	22.23	63	29.11	21.58	63
Construction and land development .....	4.23	3.40	63	4.36	3.47	64	3.87	3.40	61	5.14	3.44	73	5.01	3.51	69
Multifamily.....	3.85	3.32	66	3.60	3.10	64	3.68	3.12	66	3.87	3.01	72	3.96	2.72	77
Nonfarm nonresidential .....	17.29	14.65	60	18.52	14.72	61	17.86	14.72	61	21.03	14.69	68	20.15	14.44	67
Real estate loans secured by farmland.....	1.36	0.35	87	1.53	0.33	89	1.43	0.33	88	1.88	0.36	90	1.62	0.41	85

## Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	69.42	60.51	58	64.99	56.15	64	65.25	57.15	62	69.84	57.46	63	67.56	56.49	59
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	19.15	20	46	17.76	19.51	41	17.87	19.43	42	19.34	20.75	42	18.87	21.10	39
Real estate loans secured by 1–4 family.....	2.33	2.47	52	2.59	2.66	51	2.58	2.64	51	3.09	3.15	50	3.24	3.50	48
Revolving .....	16.81	17.35	49	15.17	16.64	43	15.29	16.59	44	16.25	17.39	44	15.63	17.39	40
Closed-end.....	47.71	37.13	64	44.65	33.63	67	44.87	34.63	64	47.52	33.52	73	46.12	32.14	68
Construction and land development.....	7.95	5.69	70	7.35	5.18	72	6.84	5.26	68	8.14	5.09	74	7.94	5.20	77
1–4 family.....	2.93	1.19	86	2.49	0.94	87	2.52	0.93	87	2.88	0.94	86	1.98	1.02	74
Other.....	5.03	4.46	58	4.86	4.09	61	4.32	4.19	56	5.26	4.02	67	5.95	4.05	70
Multifamily.....	7.24	5.41	72	6.07	4.78	69	6.50	4.96	69	6.12	4.69	69	6.27	4.10	78
Nonfarm nonresidential .....	32.52	24.45	67	31.24	22.19	71	31.53	22.93	72	33.27	22.15	73	31.92	21.40	73
Owner-occupied.....	11.80	8.31	71	12.11	7.46	79	12.01	7.68	75	13.80	7.72	85	13.71	8.03	82
Other.....	20.72	15.83	65	19.12	14.52	65	19.52	14.95	64	19.46	14.34	69	18.21	13.38	67
Real estate loans secured by farmland.....	2.56	0.61	88	2.58	0.52	89	2.52	0.54	89	2.98	0.55	91	2.57	0.63	88
Real estate loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.06	30	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans .....	14.72	19.45	39	19.80	22.98	38	18.84	22.17	39	13.09	19.53	29	13.07	20.32	26
Loans to individuals .....	9.92	6.58	74	9.91	6.23	73	9.89	6.13	73	10.72	7.13	71	12.49	7.36	78
Credit card loans .....	0.67	0.51	77	0.68	0.63	74	0.70	0.65	75	0.85	0.81	73	0.93	1.02	73
Agricultural loans.....	0.67	0.38	78	0.72	0.31	80	0.73	0.32	81	1.08	0.37	84	1.06	0.46	82
Other loans and leases.....	5.46	8.42	53	4.91	9.11	45	5.54	9.09	50	5.36	9.85	44	5.89	9.66	47
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	305.14	383.43	35	313.93	387.92	39	309.06	381.27	37	335.10	391.26	39	295.08	379.80	35
Real estate loans secured by 1–4 family.....	84.16	124.74	36	85.77	130.23	31	84.61	125.03	32	92.78	138.18	32	82.41	137.84	29
Revolving .....	10.26	15.53	45	12.50	18.32	43	12.21	17.42	45	14.81	21.26	43	14.14	23.33	39
Closed-end.....	73.90	107.54	34	73.27	110.40	33	72.41	106.14	32	77.98	115.20	34	68.27	112.79	31
Commercial real estate loans .....	209.71	238.58	39	215.69	237.16	45	212.52	234.65	42	228.03	229.44	49	201.46	219.72	45
Construction and land development.....	34.96	36.07	53	35.49	36.48	50	32.39	35.62	50	39.03	34.95	59	34.66	35.36	54
1–4 family.....	12.87	7.44	75	12.04	6.64	75	11.94	6.34	76	13.81	6.61	77	8.66	7.04	63
Other.....	22.09	28.34	43	23.46	28.60	46	20.46	28.16	41	25.22	27.32	50	26	27.26	50
Multifamily.....	31.80	35.29	59	29.30	32.93	52	30.79	32.74	58	29.38	31.04	54	27.38	27.85	56
Nonfarm nonresidential .....	142.94	156.30	44	150.89	156.60	45	149.34	155.06	46	159.63	152.10	51	139.42	147.22	48
Owner-occupied.....	51.85	52.63	53	58.52	52.43	59	56.86	52.37	57	66.24	53.07	62	59.87	54.89	57
Other.....	91.09	100.99	41	92.37	101.87	43	92.47	100.54	43	93.39	97.41	48	79.54	91.80	47
Real estate loans secured by farmland.....	11.27	3.67	83	12.47	3.43	85	11.93	3.44	85	14.28	3.60	87	11.21	4.02	82
Real estate loans to depository institutions and acceptances of other banks.....	0	0.20	32	0	0.31	30	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans .....	64.73	116.17	23	95.65	150.16	25	89.25	139.91	26	62.79	122.02	25	57.10	128.82	19
Loans to individuals .....	43.59	36.56	69	47.90	36.83	67	46.85	37.47	69	51.44	43.51	64	54.55	42.67	66
Credit card loans .....	2.95	2.58	74	3.27	3.28	73	3.32	3.30	73	4.09	4.34	73	4.06	5.31	72
Agricultural loans.....	2.94	2.03	72	3.49	1.99	75	3.44	1.88	76	5.19	2.18	80	4.64	2.72	78
Other loans and leases.....	24	47.63	37	23.71	49.92	32	26.26	49.54	35	25.70	52.44	32	25.71	51.79	33
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	36.54	29.25	65	33.13	26.62	63	33.49	27.32	62	34.44	26.45	65	33.54	24.79	69
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	160.61	187.63	41	160.03	186.45	39	158.64	183.76	39	165.27	178.57	44	146.51	167.93	45
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	212.47	244.92	38	218.55	243.47	43	215.50	240.85	42	231.51	236.10	48	206.38	225.98	45

## Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	21.36	12.31	84	15.10	10.21	78	18.15	11.17	81	19.51	7.63	86	23.47	7.80	89
Liquid assets .....	42.24	29.12	83	34.63	24.65	82	37.89	26.22	84	27.45	22.44	73	26.64	22.72	73
Investment securities .....	27.31	20.37	69	29.06	17.19	88	29.26	17.85	88	23.89	16.99	78	21.64	17.27	72
Net loans and leases .....	52.39	58.81	28	58.47	63	25	55.81	61.58	24	62.32	63.77	34	62.15	63.98	31
Net loans, leases and standby letters of credit .....	52.71	59.61	27	58.79	63.89	25	56.14	62.48	24	62.73	64.84	34	62.68	65.07	29
Core deposits .....	77.19	75.52	41	76.07	69.20	61	76.91	70.67	58	74.94	63.09	76	74.55	62.13	78
Noncore funding .....	8.70	10.15	53	9.23	15.53	38	8.91	14.13	41	9.44	19.36	26	9.32	21.34	14
Time deposits of \$250K or more .....	1.36	1.67	50	1.81	2.35	45	1.63	2.11	45	2.07	2.94	39	1.79	2.89	31
Foreign deposits .....	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos .....	7.28	1.19	94	7.29	1.44	93	7.18	1.47	93	6.82	1.94	86	7.16	1.97	88
Secured federal funds purchased .....	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold) .....	7.15	0.54	98	7.12	0.59	99	7.13	0.54	99	5.48	0.48	97	5.68	0.54	98
Commercial paper .....	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less .....	0.03	0.88	33	0.02	1.75	13	0.01	1.24	20	0.01	3.01	8	0	3.67	2
Earning assets that reprice within 1 year .....	37.08	38.80	44	32.74	38.76	32	35.47	39.38	38	41.53	39.29	54	45.31	40.29	69
Interest-bearing liabilities that reprice within 1 year .....	5.23	6.64	54	6.92	8.86	48	6.32	8.20	48	8.88	10.19	50	7.66	10.01	44
Long-term debt that reprices within 1 year .....	0	0.27	31	0	0.52	27	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year .....	31.85	30.83	50	25.82	27.76	43	29.15	29.11	44	32.65	26.63	63	37.65	27.38	75
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-17.37	-3.31	11	-7.45	6.19	13	-12.20	3.20	9	-13.78	14.45	2	-20.28	16.62	1
Net short-term noncore funding dependence .....	-17.73	-9.17	19	-7.93	-2.71	24	-12.63	-4.76	20	-14.61	3.38	10	-20.82	4.66	9
Short-term investment / Short-term noncore funding .....	253.31	304.29	57	170.59	149.65	67	211.57	184.19	64	220.83	77.77	88	262.43	66.46	94
Liquid assets - short-term noncore funding / Nonliquid assets .....	58.53	36.72	77	39.44	24.47	78	24.70	28.18	82	25.66	16.97	76	24.12	16.04	74
Net loans and leases / Total deposits .....	66.67	73.05	35	74.99	82.06	31	71	79.43	28	80.58	90.31	25	81.01	90.08	26
Net loans and leases / Core deposits .....	67.87	78.83	32	76.87	92.26	23	72.57	88.34	22	83.15	103.93	16	83.36	105	16
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	0.01	0.50	34	0.03	1.73	13	0.02	1.57	12	0.05	0.72	21	0.07	-0.82	85
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	0.39	1.06	40	1.72	4.54	15	1.51	4.31	14	0.34	1.36	25	-0.85	-1.98	77
Structured notes appreciation (depreciation) / Tier 1 capital .....	0	0	45	0.01	0	70	0.01	0.02	57	0	0	45	-0.01	-0.05	42
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	0.25	13.65	33	0.74	11.41	39	0.55	11.38	38	1.60	12.67	38	2.74	16.19	33
Available-for-sale securities .....	99.60	84.59	73	99.16	86.72	70	99.31	87.23	71	98.20	85.40	65	96.24	81.88	69
U.S. Treasury securities .....	15.28	6.01	84	15.99	5.26	85	16.17	4.72	85	9.98	6.15	75	9.44	6.99	66
US agency securities (excluding mortgage-backed securities) .....	30.52	4.24	95	31.67	3.94	98	32.28	4.01	98	23.61	3.49	96	24.51	4.02	94
Municipal securities .....	1.78	8.38	36	3.05	9.87	40	2.50	9.83	36	6.64	7.75	57	13.65	9.16	66
Mortgage-backed securities .....	51.34	66.09	25	45.90	66.61	18	46.47	66.64	17	47.77	67.43	20	37.41	65.45	15
Asset-backed securities .....	0.38	2.45	59	0.44	1.91	62	0.42	1.91	61	0.80	1.66	67	1.35	2.05	69
Other debt securities .....	0.55	3.01	42	2.85	2.93	62	2.03	3.01	55	11	2.94	88	12.62	2.79	90
Mutual funds and equity securities .....	0.15	0.29	55	0.10	0.38	46	0.14	0.35	47	0.20	0.40	54	1.02	0.42	82
Debt securities 1 year or less .....	24.86	8.18	90	30.32	11.25	89	32.03	10.55	90	55.21	11.86	94	65.10	11.91	94
Debt securities 1 to 5 years .....	37.81	17.39	86	37.09	17.70	83	31.73	17.03	81	25.63	17.94	72	19.72	19.18	60
Debt securities over 5 years .....	37.18	72.07	10	32.50	68.10	13	36.11	69.86	14	18.97	66.02	8	14.16	64.73	4
Pledged securities .....	64.52	33.37	85	68.31	37.16	85	68.58	35.67	89	73.99	30.57	95	75.01	33.30	94
Structured notes, fair value .....	1.28	0.06	93	0.63	0.02	94	0.95	0.02	95	0.16	0.03	88	0.17	0.04	88
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	58.50	64.27	57	-2.01	124.80	14	13.64	183.32	15	-5.53	26.69	27	31.78	6.77	79
Investment securities .....	5.30	32.48	19	39.95	20.30	83	49.60	23.62	83	25.51	11.75	79	-11.39	9.42	7
Core deposits .....	13.69	16.96	42	27.67	26	66	25.38	26.88	51	14.24	11.23	68	2.15	7.29	32
Noncore funding .....	5.50	-21.64	86	21.64	-6.57	84	15.29	-12.18	80	15.10	6.59	69	-3.52	10.67	25

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....			3,054,194	2,706,598	2,368,775
Commit: Secured commercial real estate loans .....	1,151,001	891,120	1,027,357	851,828	632,541
Commit: Unsecured real estate loans .....	47,491	47,574	50,938	35,662	57,585
Credit card lines (reported semiannually, June/Dec) .....			457,308	518,041	472,942
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	63,027	55,525	59,965	62,435	70,802
Commercial and similar letters of credit .....	6,250	3,349	6,384	2,703	4,315
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	45,905	46,666	46,463	38,696	8,696
Credit derivatives - notional amount (holding company as beneficiary) .....	29,186	30,000	29,796	30,000	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	75,091	76,666	76,259	38,696	8,696
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	30,000	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	297,515	591,358	473,192	175,830	78,141
Written options contracts (interest rate) .....	241,081	493,014	403,277	107,570	44,533
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	448,426	466,912	463,410	359,665	191,823
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

Percent of Total Assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec) .....					16.67	22.01	33	18.05	23.52	35	17.95	24.05	36		
Standby letters of credit .....	0.32	0.66	36	0.32	0.72	33	0.33	0.71	34	0.42	0.84	38	0.54	0.92	40
Commercial and similar letters of credit .....	0.03	0.02	78	0.02	0.02	69	0.03	0.02	79	0.02	0.02	69	0.03	0.02	72
Securities lent .....	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor) .....	0.23	0.24	69	0.27	0.39	68	0.25	0.35	67	0.26	0.42	66	0.07	0.52	59
Credit derivatives - notional amount (holding company as beneficiary) .....	0.15	0.18	69	0.17	0.33	70	0.16	0.30	68	0.20	0.52	70	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade .....	0.38	0.18	80	0.44	0.24	81	0.42	0.25	79	0.26	0.30	76	0.07	0.52	73
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.13	35	0	0.35	33	0	0.30	33	0.20	0.45	80	0	0.69	34
Derivative contracts .....	5.05	47.31	20	8.89	51.49	24	7.31	48.62	20	4.29	68.47	15	2.38	65.81	13
Interest rate contracts .....	5.05	35.15	21	8.89	36.10	26	7.31	34.36	22	4.29	47.31	17	2.38	43.84	14
Interest rate futures and forward contracts .....	1.52	4.39	69	3.39	8.89	74	2.58	6.21	71	1.17	10.67	64	0.59	11.40	59
Written options contracts (interest rate) .....	1.23	1.69	63	2.83	2.33	76	2.20	2.18	69	0.72	2.47	58	0.34	2.16	46
Purchased options contracts (interest rate) .....	0	1.29	22	0	1.45	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps .....	2.30	20.27	20	2.68	20.71	19	2.53	20.83	18	2.40	28.86	15	1.45	26.74	14
Foreign exchange contracts .....	0	6.12	25	0	5.79	25	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts .....	0	3.76	27	0	3.70	26	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps .....	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts .....	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts .....	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other) .....	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other) .....	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps .....	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....					30.43	42.82	44	31.33	45.53	42	28.69	44.93		38	

## Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	987,022	1,551,284	1,339,879	643,065	314,497
Interest rate contracts .....	987,022	1,551,284	1,339,879	643,065	314,497
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	297,515	591,358	473,192	175,830	78,141
Written options .....	241,081	493,014	403,277	107,570	44,533
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	241,081	493,014	403,277	107,570	44,533
Purchased options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps .....	448,426	466,912	463,410	359,665	191,823
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	987,022	1,551,284	1,339,879	643,065	314,497
Interest rate contracts .....	987,022	1,551,284	1,339,879	643,065	314,497
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	821,032	1,134,935	1,012,861	604,191	278,659
One year or less .....	296,770	599,060	480,894	174,588	76,651
Over 1 year to 5 years .....	214,766	10,277	10,233	11,377	10,186
Over 5 years .....	309,496	525,598	521,734	418,226	191,822
Gross negative fair value (absolute value) .....	12,161	24,167	23,138	6,566	3,829
Gross positive fair value.....	17,466	31,241	26,494	6,864	5,225
Held for trading.....	0	0	0	0	0
Non-traded.....	17,466	31,241	26,494	6,864	5,225
Current credit exposure on risk-based capital derivative contracts .....	17,466	31,241	26,494	6,864	5,225
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	100	94.10	76	100	94.62	76	100	94.10	77	100	93.44	80	100	92.91	80
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	3.22	25	0	3.07	25	0	3.49	25	0	3.20	22	0	3.39	21
Foreign exchange contracts .....	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards .....	30.14	12.59	80	38.12	14.59	81	35.32	14.05	79	27.34	13.49	77	24.85	12.78	76
Written options .....	24.43	7.18	89	31.78	8.60	89	30.10	8.18	89	16.73	5.91	84	14.16	6.60	79
Exchange-traded .....	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	24.43	6.91	89	31.78	8.13	90	30.10	7.73	89	16.73	5.10	88	14.16	5.49	84
Purchased options .....	0	3.41	19	0	3.51	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded .....	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter .....	0	3.01	20	0	2.98	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps .....	45.43	71.71	19	30.10	67.37	17	34.59	68.76	17	55.93	69.75	28	60.99	70.34	30
Held for trading .....	0	40.70	21	0	43.02	19	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts .....	0	34.66	21	0	36.62	19	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts .....	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts .....	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded .....	100	59.30	78	100	56.98	80	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts .....	100	56.22	86	100	54.32	87	100	53.82	87	100	52.22	88	100	50.60	88
Foreign exchange contracts .....	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts .....	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less) .....	83.18	91.91	22	73.16	90.28	19	75.59	91.48	18	93.95	93.86	36	88.60	94.47	27
One year or less .....	30.07	27.90	63	38.62	31.66	66	35.89	32.05	65	27.15	32.17	56	24.37	32.51	56
Over 1 year to 5 years .....	21.76	29.78	40	0.66	27.15	11	0.76	27.06	8	1.77	30.45	14	3.24	31.16	13
Over 5 years .....	31.36	29.19	52	33.88	28.15	60	38.94	29.56	60	65.04	28.09	84	60.99	28.71	80
Gross negative fair value (absolute value) .....	1.23	1.18	58	1.56	1.65	59	1.73	1.55	64	1.02	0.83	58	1.22	0.72	86
Gross positive fair value .....	1.77	1.59	61	2.01	2.48	45	1.98	2.23	49	1.07	1.19	48	1.66	0.85	93
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.01	0.05	26	0.01	0.07	30	0.01	0.07	28	0	0.06	23	0	0.06	21
Gross positive fair value (X) .....	0.01	0.06	23	0.02	0.10	22	0.01	0.09	21	0	0.07	20	0	0.06	17
Held for trading (X) .....	0	0.05	22	0	0.07	20	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X) .....	0.01	0.01	52	0.02	0.02	60	0.01	0.02	60	0	0.01	55	0	0.01	47
Current credit exposure (X) .....	0.01	0.05	31	0.02	0.07	31	0.01	0.06	28	0	0.05	25	0	0.04	27
Credit losses on derivative contracts .....	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.15	0.59	35	0.29	0.91	34	0.24	0.85	32	0.06	0.73	29	0.05	0.53	33

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	150,457	132,949	132,949	128,044	128,242
Gross losses .....	8,636	11,572	16,583	16,065	21,915
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	6,051	5,358	6,938	6,946	5,837
Net losses .....	2,585	6,214	9,645	9,119	16,078
Provision for loan and lease losses .....	6,212	19,462	27,153	14,024	15,880
Adjustments .....	0	0	0	0	0
Ending balance .....	154,084	146,197	150,457	132,949	128,044
Memo: Allocated transfer risk reserve (ATTRR) .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Provision for loan and lease losses / Average assets .....	0.04	-0.12	86	0.16	0.66	9	0.16	0.51	11	0.10	0.15	44	0.12	0.14
Provision for loan and lease losses / Average loans and leases .....	0.08	-0.21	86	0.26	1.06	6	0.27	0.82	9	0.16	0.24	46	0.19	0.24
Provision for loan and lease losses / Net loan and lease losses .....	240.31	-65.12	83	313.20	587.54	35	281.52	487.86	40	153.79	130.58	71	98.77	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.50	1.32	69	1.43	1.58	44	1.47	1.58	47	1.41	0.83	90	1.54	0.90
Allowance for loan and lease losses / Total loans and leases .....	1.48	1.30	70	1.41	1.55	45	1.45	1.55	46	1.40	0.81	90	1.54	0.89
Allowance for loan and lease losses / Net loans and leases losses (X) .....	44.71	17.40	90	17.65	11.29	77	15.60	11.58	74	14.58	8.03	82	7.96	7.54
Allowance for loan and lease losses / Nonaccrual assets .....	566.11	330.05	82	461.87	301.93	80	543.74	299.17	85	256.94	218.72	73	457.25	214.03
ALLL / 90+ days past due + nonaccrual loans and leases .....	556.20	271.93	87	438.56	249.38	84	513.70	244.34	91	251.83	151.73	81	443.66	160.51
Gross loan and lease losses / Average loans and leases .....	0.11	0.20	38	0.16	0.35	35	0.17	0.34	35	0.19	0.28	44	0.27	0.30
Recoveries / Average loans and leases .....	0.08	0.08	55	0.07	0.07	61	0.07	0.07	56	0.08	0.08	59	0.07	0.09
Net losses / Average loans and leases .....	0.03	0.12	26	0.08	0.28	27	0.10	0.27	32	0.11	0.21	41	0.19	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	45	0	0	44	0	0	40	0	39
Recoveries / Prior year-end losses .....	36.49	25.09	77	33.35	24.77	74	43.19	33.98	72	31.70	36.22	53	22.68	41.30
Earnings coverage of net loan and lease losses (X) .....	97.07	26.30	88	39.48	20.97	83	35.04	22.91	79	31.40	24.40	73	15.05	21.75
<b>Net Loan and Lease Losses By Type</b>														
Real estate loans .....	-0.02	0.02	19	0.02	0.04	53	0.04	0.04	57	0.02	0.01	63	0.01	0.02
Real estate loans secured by 1-4 family .....	-0.04	-0.01	21	-0.01	0.01	29	0.01	0.01	58	0	0.01	45	0.02	0.01
Revolving .....	0	-0.07	55	-0.03	0.01	25	-0.01	0.01	40	0	0.02	50	0.04	0.03
Closed-end .....	-0.05	-0.01	13	-0.01	0.01	35	0.01	0	68	0	0	49	0.02	0.01
Commercial real estate loans .....	-0.02	0.04	10	0.04	0.06	56	0.05	0.07	56	0.03	0.01	71	0.01	0.01
Construction and land development .....	-0.01	0.01	31	0.01	0	79	0.03	0	81	0.01	-0.01	82	-0.01	-0.03
1-4 family .....	0	0	17	0	0	28	0	0	31	0.01	0	93	-0.01	-0.01
Other .....	-0.01	0.01	28	0.01	0	82	0.03	0	82	0	-0.01	77	0	-0.02
Multifamily .....	0	0.01	13	-0.02	0	6	-0.02	0	9	-0.05	0	5	-0.01	0
Nonfarm nonresidential .....	-0.02	0.05	10	0.06	0.08	57	0.07	0.11	55	0.04	0.02	75	0.02	0.02
Owner-occupied .....	-0.03	0.01	5	0.01	0.02	57	0.01	0.02	49	0.03	0.01	84	0.01	0.01
Other .....	0.01	0.04	58	0.05	0.05	67	0.06	0.08	65	0.01	0.01	71	0.01	0.01
Real estate loans secured by farmland .....	0	-0.01	55	0	0.04	14	0	0.02	14	0	0.01	48	-0.01	0
Commercial and industrial loans .....	0.13	0.19	48	0.02	0.46	13	0.03	0.47	13	0.02	0.37	9	0.58	0.31
Loans to individuals .....	0.28	0.72	31	0.55	1.25	28	0.57	1.13	34	0.67	1.17	37	0.75	1.16
Credit card loans .....	1.86	2.27	40	2.71	3.33	36	2.48	2.92	36	2.76	3.11	36	2.74	2.92
Agricultural loans .....	-0.02	0.02	20	0.04	0.11	71	0.06	0.19	65	0.06	0.08	71	0.18	0.15
Loans to foreign governments and institutions .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases .....	0.05	0.09	60	0.13	0.14	61	0.13	0.15	62	0.16	0.15	67	0.22	0.14

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....		17,501		18,580		23,979		32,164		32,111					
90+ days past due loans and leases .....		485		1,683		1,618		1,051		858					
Nonaccrual loans and leases .....		27,218		31,653		27,671		51,743		28,003					
Total past due and nonaccrual loans and leases .....		45,204		51,916		53,268		84,958		60,972					
Restructured 30–89 days past due .....		0		170		66		453		234					
Restructured 90+ days past due .....		0		214		224		0		0					
Restructured nonaccrual .....		2,964		7,287		6,775		10,687		7,351					
Total restructured loans and leases .....		2,964		7,671		7,065		11,140		7,585					
30–89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale .....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale .....		0		0		0		0		0					
Restructured loans and leases in compliance .....		8,880		10,884		8,790		15,743		20,072					
Other real estate owned .....		6,763		12,572		10,580		9,756		11,354					
<b>Other Assets</b>															
30–89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual .....		0		0		0		0		0					
Total other assets past due and nonaccrual .....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0.17	0.29	35	0.18	0.37	35	0.23	0.39	34	0.34	0.43	49	0.39	0.44	49
90+ days past due loans and leases .....	0	0.09	32	0.02	0.13	38	0.02	0.12	39	0.01	0.15	27	0.01	0.17	28
Nonaccrual loans and leases .....	0.26	0.54	21	0.31	0.66	20	0.27	0.66	13	0.55	0.51	59	0.34	0.54	28
90+ days past due and nonaccrual loans and leases .....	0.27	0.68	16	0.32	0.84	12	0.28	0.85	10	0.56	0.71	45	0.35	0.75	17
30–89 days past due restructured .....	0	0.01	19	0	0.01	48	0	0.01	37	0	0.01	50	0	0.02	42
90+ days past due restructured .....	0	0	30	0	0.01	72	0	0.01	71	0	0.01	29	0	0.01	26
Nonaccrual restructured .....	0.03	0.12	24	0.07	0.14	41	0.07	0.13	40	0.11	0.14	53	0.09	0.16	37
30–89 days past due loans held for sale .....	0	0	39	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale .....	0	0	42	0	0	40	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale .....	0	0	40	0	0	38	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.17	0.29	35	0.18	0.37	35	0.23	0.40	34	0.34	0.43	48	0.39	0.44	49
90+ days past due assets .....	0	0.09	30	0.02	0.13	35	0.02	0.12	37	0.01	0.15	23	0.01	0.18	26
Nonaccrual assets .....	0.26	0.55	21	0.31	0.67	20	0.27	0.67	13	0.55	0.53	58	0.34	0.57	28
30+ days past due and nonaccrual assets .....	0.44	1	16	0.50	1.25	15	0.51	1.29	13	0.90	1.19	43	0.73	1.26	24
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.14	0.40	14	0.19	0.52	12	0.16	0.52	12	0.35	0.44	45	0.22	0.48	19
90+ days past due and nonaccrual assets + other real estate owned .....	0.18	0.42	17	0.26	0.55	18	0.22	0.55	16	0.42	0.48	49	0.30	0.52	25
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.22	0.48	18	0.32	0.61	22	0.26	0.60	18	0.52	0.53	57	0.45	0.60	38
Allowance for loan and lease losses .....	27.82	67.85	18	37.96	66.38	24	31.46	66.66	19	58.44	115.41	23	46.60	118.28	14
Equity capital + allowance for loan and lease losses .....	1.63	4.12	17	2.27	5.10	19	1.91	4.97	14	3.44	4.28	42	2.88	4.79	29
Tier 1 capital + allowance for loan and lease losses .....	1.81	4.89	14	2.59	6.26	16	2.16	6.05	13	3.93	5.65	35	3.13	6.16	25
Loans and leases + other real estate owned .....	0.41	0.82	22	0.54	0.98	23	0.46	0.97	17	0.82	0.85	51	0.72	0.96	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.08	0.25	21	0.13	0.35	29	0.19	0.39	30	0.23	0.38	36	0.30	0.42	41
	90+ days past due .....		0	0.12	37	0.02	0.17	52	0.02	0.16	48	0.01	0.16	38	0.01	0.22	30
	Nonaccrual.....		0.21	0.60	21	0.35	0.70	24	0.32	0.76	21	0.61	0.46	70	0.39	0.57	39
Commercial and industrial	30–89 days past due .....		0.23	0.24	61	0.02	0.24	10	0.04	0.23	13	0.45	0.31	76	0.13	0.30	27
	90+ days past due .....		0	0.02	17	0	0.03	18	0	0.03	16	0	0.05	14	0	0.05	11
	Nonaccrual.....		0.56	0.65	52	0.17	0.80	13	0.06	0.75	7	0.59	0.83	43	0.26	0.76	23
Individuals	30–89 days past due .....		0.60	0.60	60	0.68	0.74	54	0.71	0.83	48	0.90	0.83	53	1.02	0.84	60
	90+ days past due .....		0.01	0.08	49	0.01	0.11	41	0.04	0.14	49	0.04	0.17	45	0.04	0.16	48
	Nonaccrual.....		0.29	0.17	75	0.39	0.24	77	0.39	0.28	72	0.37	0.17	80	0.30	0.23	68
Depository institution loans	30–89 days past due .....			0.03			0.01			0			0			0	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due .....		0.08	0.11	65	0.27	0.15	74	0.35	0.17	77	0.11	0.24	63	0.76	0.17	89
	90+ days past due .....		0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0.02	0.51	52	0.01	0.72	46	0.01	0.49	49	0.14	0.67	52	0.03	0.75	48
Foreign governments	30–89 days past due .....			0			3.73			0			0.07			0.01	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due .....		0.36	0.11	87	0.42	0.14	85	0.51	0.18	83	0.42	0.20	80	0.48	0.17	86
	90+ days past due .....		0	0.01	72	0.01	0.01	80	0	0.01	68	0	0.01	72	0	0.01	72
	Nonaccrual.....		0.06	0.13	59	0.08	0.19	56	0.10	0.15	62	0.04	0.13	48	0.01	0.14	38

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.09	0.36	17	0.14	0.51	20	0.36	0.65	28	0.62	0.67	60	0.83	0.71	63
	90+ days past due .....	0.02	0.25	47	0.08	0.36	58	0.04	0.33	55	0.03	0.31	47	0.02	0.46	36
	Nonaccrual .....	0.23	0.76	18	0.50	0.91	29	0.40	0.89	26	0.77	0.73	60	0.74	0.86	52
Revolving	30–89 days past due .....	0.15	0.33	29	0.34	0.40	50	0.18	0.48	26	0.35	0.45	39	0.28	0.50	31
	90+ days past due .....	0.10	0.03	85	0.05	0.02	79	0.05	0.03	77	0.08	0.05	77	0.04	0.05	63
	Nonaccrual .....	0.42	1.05	35	0.68	1.28	45	0.37	1.13	28	0.45	1	33	0.42	1.17	32
Closed-end	30–89 days past due .....	0.08	0.36	20	0.11	0.52	15	0.39	0.65	35	0.67	0.70	59	0.94	0.75	70
	90+ days past due .....	0.01	0.27	42	0.09	0.41	59	0.04	0.38	56	0.02	0.35	45	0.02	0.53	35
Junior lien	30–89 days past due .....	0.21	0.71	17	0.46	0.89	33	0.40	0.87	28	0.83	0.70	64	0.81	0.84	57
	Nonaccrual .....	0	0.01	43	0.01	0.02	34	0.01	0.02	49	0.05	0.02	80	0.06	0.03	82
	90+ days past due .....	0	0	71	0	0	33	0	0	71	0	0	59	0	0	61
	Nonaccrual .....	0.02	0.04	43	0.05	0.05	53	0.04	0.04	53	0.04	0.04	57	0.03	0.06	41
Commercial real estate	30–89 days past due .....	0.05	0.16	35	0.12	0.21	42	0.11	0.26	42	0.07	0.18	34	0.06	0.17	24
	90+ days past due .....	0	0.01	26	0	0.02	25	0	0.02	53	0	0.03	40	0	0.03	20
	Nonaccrual .....	0.20	0.48	30	0.31	0.53	37	0.31	0.62	30	0.57	0.23	85	0.26	0.28	55
Construction and development	30–89 days past due .....	0.21	0.15	75	0.31	0.24	71	0.08	0.28	44	0.04	0.28	36	0.18	0.21	56
	90+ days past due .....	0	0.01	38	0	0.01	34	0	0.01	72	0	0.02	66	0	0.02	31
1–4 family	Nonaccrual .....	0.11	0.31	57	0.24	0.32	65	0.23	0.41	60	0.30	0.20	79	0.29	0.19	73
	30–89 days past due .....	0.21	0.03	92	0.11	0.03	87	0.05	0.03	74	0.02	0.06	57	0	0.06	25
	90+ days past due .....	0	0	45	0	0	41	0	0	42	0	0	41	0	0	43
Other	Nonaccrual .....	0.02	0.02	75	0.08	0.03	84	0.08	0.03	85	0.08	0.02	88	0.09	0.02	86
	30–89 days past due .....	0	0.10	46	0.21	0.17	69	0.04	0.22	41	0.01	0.20	38	0.18	0.13	71
	90+ days past due .....	0	0	40	0	0	39	0	0	81	0	0.01	71	0	0.02	33
	Nonaccrual .....	0.09	0.25	61	0.16	0.26	60	0.15	0.35	59	0.22	0.17	77	0.20	0.15	73
Multifamily	30–89 days past due .....	0	0.09	26	0.01	0.09	51	0.17	0.09	76	0	0.08	19	0.03	0.10	51
	90+ days past due .....	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual .....	0	0.13	21	0	0.09	20	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due .....	0.03	0.12	30	0.10	0.21	45	0.10	0.23	47	0.09	0.14	42	0.04	0.17	17
	90+ days past due .....	0	0.01	28	0	0.02	30	0	0.02	61	0	0.03	22	0	0.03	21
Owner Occupied	Nonaccrual .....	0.26	0.58	33	0.39	0.68	41	0.39	0.80	33	0.74	0.28	88	0.30	0.30	54
	30–89 days past due .....	0.01	0.04	29	0.08	0.07	67	0.09	0.07	68	0.07	0.07	58	0.03	0.09	26
	90+ days past due .....	0	0	35	0	0	34	0	0	72	0	0.01	26	0	0.01	25
Other	Nonaccrual .....	0.21	0.20	55	0.32	0.26	63	0.31	0.27	58	0.44	0.16	89	0.10	0.17	40
	30–89 days past due .....	0.02	0.07	49	0.02	0.13	33	0.01	0.14	34	0.02	0.07	38	0.01	0.07	27
	90+ days past due .....	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual .....	0.05	0.31	27	0.08	0.36	28	0.08	0.44	27	0.30	0.10	85	0.19	0.13	71
Farmland	30–89 days past due .....	0.45	0.13	84	0.26	0.24	69	0.41	0.11	86	0.23	0.23	66	0.79	0.25	85
	90+ days past due .....	0	0.01	44	0	0.01	44	0.10	0	95	0	0.01	42	0	0.01	42
	Nonaccrual .....	0.33	1.06	52	0.07	1.49	36	0.10	1.13	41	0.14	0.84	44	0.20	1.23	49
Credit card	30–89 days past due .....	0.93	0.79	62	1.34	0.92	70	1.45	0.95	77	1.18	1.19	41	1.20	1.22	45
	90+ days past due .....	0.22	0.40	44	0.09	0.55	33	0.61	0.63	43	0.56	0.78	37	0.60	0.73	45
	Nonaccrual .....	0	0.08	36	0	0.06	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	-68,058	-68,213	-68,213	-68,213	-68,213										
Retained earnings .....	2,614,914	2,406,728	2,449,521	2,253,438	2,081,588										
Accumulated other comprehensive income (AOCI) .....	-67,521	-37,835	-50,653	-59,162	-66,492										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	2,479,335	2,300,680	2,330,655	2,126,063	1,946,883										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	337,131	343,579	341,197	349,765	234,703										
Accumulated other comprehensive income-related adjustments .....	-67,522	-37,835	-50,653	-59,162	-66,492										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	2,209,726	1,994,936	2,040,111	1,835,460	1,778,672										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	2,209,726	1,994,936	2,040,111	1,835,460	1,778,672										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	0	0	0	6,702	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	0	0	0	6,702	0										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	0	0	0	6,702	0										
<b>Tier 1 Capital</b> .....	2,209,726	1,994,936	2,040,111	1,842,162	1,778,672										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	144,877	136,908	138,155	134,474	122,110										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	144,877	136,908	138,155	134,474	122,110										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	144,877	136,908	138,155	134,474	122,110										
Exited advanced approach tier 2 capital .....															
Total capital .....	2,354,603	2,131,844	2,178,266	1,976,636	1,900,782										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	19,471,991	17,383,804	17,727,072	14,378,475	12,753,744										
Less: Deductions from common equity tier 1 capital .....	337,131	342,774	341,197	346,617	234,703										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	19,134,860	17,041,030	17,385,875	14,031,858	12,519,041										
Total risk-weighted assets .....	11,579,462	10,941,854	11,038,576	10,992,298	9,761,347										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	19.08	12.59	95	18.23	12.26										
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.29										
Tier 1 capital, column A .....	19.08	13.31	94	18.23	12.97										
Tier 1 capital, column B .....	0	0.33	46	0	0.34										
Total capital, column A .....	20.33	15.21	93	19.48	15.12										
Total capital, column B .....	0	0.36	46	0	0.38										
Tier 1 leverage .....	11.55	9.07	92	11.71	9.05										
Supplementary leverage ratio, advanced approaches HCs .....		6.90		8.70	8.72										
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	19.08	12.59	95	18.23	12.26	93	18.48	12.35	93	16.70	12.11	92	18.22	12.09	94
	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
	19.08	13.31	94	18.23	12.97	91	18.48	13.08	91	16.76	12.78	88	18.22	12.85	91
	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
	20.33	15.21	93	19.48	15.12	89	19.73	15.23	89	17.98	14.36	89	19.47	14.45	90
	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
	11.55	9.07	92	11.71	9.05	93	11.73	9.13	93	13.13	9.76	94	14.21	9.71	97
		6.90		8.70			8.72				7.41			7.31	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
<b>Insurance Activities</b>																		
Total insurance underwriting assets .....			0			0			0			0				0	-100.00	
Total property and casualty assets .....			0			0			0			0				0		
Reinsurance recoverables (P/C) .....																		
Total life and health assets .....			0			0			0			0				0	-100.00	
Reinsurance recoverables (L/H) .....																		
Separate account assets (L/H) .....			0			0			0			0				0		
Total insurance underwriting equity .....			0			0			0			0				0	-100.00	
Total property and casualty equity .....			0			0			0			0				0		
Total life and health equity .....			0			0			0			0				0	-100.00	
Total insurance underwriting net income .....			0			0			0			0				452	-100.00	
Total property and casualty .....			0			0			0			0				317	-100.00	
Total life and health .....			0			0			0			0				135	-100.00	
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0				0		
Unearned premiums (P/C) .....			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0				0		
Separate account liabilities (L/H) .....			0			0			0			0				0		
Insurance activities revenue .....			174			431			554			669				692	-59.63	-75.77
Other insurance activities income .....			174			431			554			669				686	-59.63	-70.95
Insurance and reinsurance underwriting income .....			0			0			0			0				6	-100.00	
Premiums .....			0			0			0			0				6	-100.00	
Credit related insurance underwriting .....			0			0			0			0				6	-100.00	
Other insurance underwriting .....			0			0			0			0				0		
Insurance benefits, losses, expenses .....			0			0			0			0				4	-100.00	
Net assets of insurance underwriting subsidiaries .....			0			0			0			0				0		
Life insurance assets .....			23,472			23,201			23,401			22,848				2,677	1.17	873.54

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	53.46			54.17			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	46.54			45.83			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets .....	13.15			11.09			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income .....	0.03	0.38	42	0.08	0.41	52	0.07	0.41	51	0.10	0.47	52	0.12	0.47	55			
Premium income / Insurance activities revenue .....	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0.87	4.86	76			
Credit related premium income / Total premium income .....	31.14			40.11			38.23			34.91			100	44.54	78			
Other premium income / Total premium income .....	68.86			59.89			61.77			65.09			0	55.46	21			
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0.25	0.08	86			
Insurance net income (P/C) / Equity (P/C) .....	28.21			10.18			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H) .....	5.51			5.32			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums .....	-364.02			654.61			447.82			233.61			66.67	160.49	28			
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	0.99	11.72	11	1.08	11.07	13	1.07	11.03	12	1.16	11.51	15	0.14	10.22	12			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34			

## Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	64	0	69	80
Real estate loans.....	0	64	0	69	80
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	0	64	0	69	80
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.63		0	0.88	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.12		0.48			0.42			1.19			0.97		
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.18		6.51			5.18			27.03			27.29		
Commercial and industrial loans .....		0.86		0.43			0.64			0.29			1.53		
Foreign governments and institutions .....		0		0			0			0			0		
<b>Growth Rates</b>															
Net loans and leases.....	-100	-0.16	2	-9.86	-0.58	36	-100	-2.40	1	-13.75	22.48	20	-4.76	7.24	32
Total selected assets.....	-100	3.36	2	-9.86	2.65	33	-100	2.04	2	-13.75	12.40	21	-4.76	3.24	31
Deposits .....		10.74		-1.43			3.46			10.36			5		

**Servicing, Securitization and Asset Sale Activities—Part 1**

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Activity</b>								
Securitization activities.....		28,046	57,419	49,153	63,923		0	-51.16
1–4 family residential loans .....		28,046	57,419	49,153	63,923		0	-51.16
Home equity lines .....		0	0	0	0		0	
Credit card receivables.....		0	0	0	0		0	
Auto loans.....		0	0	0	0		0	
Commercial and industrial loans .....		0	0	0	0		0	
All other loans and leases.....		0	0	0	0		0	
Retained credit exposure.....		0	0	0	0		0	
1–4 family residential loans .....		0	0	0	0		0	
Home equity lines .....		0	0	0	0		0	
Credit card receivables.....		0	0	0	0		0	
Auto loans.....		0	0	0	0		0	
Commercial and industrial loans .....		0	0	0	0		0	
All other loans and leases.....		0	0	0	0		0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0		0	
Seller's interest carried as securities and loans .....		0	0	0	0		0	
Home equity lines .....		0	0	0	0		0	
Credit card receivables.....		0	0	0	0		0	
Commercial and industrial loans .....		0	0	0	0		0	
Asset-backed commercial paper conduits.....		0	0	0	0		0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0		0	
Liquidity commitments provided to conduit structures .....		0	0	0	0		0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0.14	0.33	0.27	0.43		0	
1–4 family residential loans .....		0.14	0.33	0.27	0.43		0	
Home equity lines .....		0	0	0	0		0	
Credit card receivables.....		0	0	0	0		0	
Auto loans.....		0	0	0	0		0	
Commercial and Industrial loans .....		0	0	0	0		0	
All other loans and leases.....		0	0	0	0		0	
Asset-backed commercial paper conduits.....		0	0	0	0		0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0		0	
Liquidity commitments provided to conduit structures .....		0	0	0	0		0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....		17	15.58	15.65	16.80			
Home equity lines .....		2.32	2.57	2.56	3.06			
Credit card receivables.....		0.67	0.67	0.69	0.85			
Auto loans and other consumer loans.....		8.81	8.74	8.74	9.25			
Commercial and industrial loans .....		14.66	19.63	18.71	12.99			
All other loans and leases.....		56.54	52.81	53.65	57.06			

**Servicing, Securitization and Asset Sale Activities—Part 2**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....	0	0	0	0	0	
1–4 family residential loans.....	0	0	0	0	0	
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0	
Seller's interest carried as securities and loans .....	0	0	0	0	0	
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0.03	0.03	0.03	0.04	0.10	
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	0
Home equity lines.....	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0
Auto loans .....	0	0	0	0	0	0
Commcial and industrial loans .....	0	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	0
Home equity lines.....	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0
Auto loans .....	0	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0	0
Total 90+ days past due securitized assets .....	0	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0	0
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	0
Home equity lines.....	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0
Auto loans .....	0	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0	0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....	0	0	0	0	
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....	0	0	0	0	
Total past due securitized assets percent of securitized assets .....	0	0	0	0	
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....	0	0	0	0	
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.08	0.11	0.37	0.65	
Home equity lines .....	0.15	0.34	0.18	0.35	
Credit card receivables .....	0.93	1.34	1.45	1.18	
Commercial and industrial loans .....	0.23	0.02	0.04	0.45	
All other loans and leases .....	0.17	0.23	0.24	0.23	
Total managed loans past due 30–89 days .....	0.17	0.18	0.23	0.34	
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.01	0.09	0.04	0.02	
Home equity lines .....	0.10	0.05	0.05	0.08	
Credit card receivables .....	0.22	0.09	0.61	0.56	
Commercial and industrial loans .....	0	0	0	0	
All other loans and leases .....	0	0	0.01	0	
Total managed loans past due 90+ days .....	0	0.02	0.02	0.01	
<b>Total Past Due Managed Assets .....</b>	<b>0.17</b>	<b>0.19</b>	<b>0.24</b>	<b>0.35</b>	
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	-0.05	-0.01	0.01	0	
Home equity lines .....	0	-0.03	-0.01	0	
Credit card receivables .....	1.86	2.71	2.48	2.76	
Commercial and industrial loans .....	0.13	0.02	0.03	0.02	
All other loans and leases .....	0.02	0.10	0.11	0.10	
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>	<b>0.03</b>	<b>0.08</b>	<b>0.09</b>	<b>0.10</b>	

**Parent Company Income Statement**

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	91,121	54,918	91,956	145,399	156,499	65.92	228.72
Dividends .....	80,622	42,500	75,500	124,000	139,150	89.70	340.56
Interest .....	317	1,443	1,530	7,591	4,192	-78.03	-42.05
Management and service fees .....	10,182	10,975	14,926	13,808	13,157	-7.23	14.75
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	103	117	173	2,148	1,153	-11.97	-44.92
Dividends .....	0	0	0	2,000	1,000		
Interest .....	0	0	0	0	0		
Management and service fees .....	103	117	173	148	153	-11.97	-44.92
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....	31,353	10,113	18,652	54,380	45,740	210.03	282.87
Dividends .....	27,300	6,000	13,000	47,750	40,749	355.00	387.50
Interest .....	136	611	647	2,261	559	-77.74	
Management and service fees .....	3,917	3,502	5,005	4,369	4,432	11.85	51.29
Other income .....	0	0	0	0	0		
Total income from subsidiaries .....	122,577	65,148	110,781	201,927	203,392	88.15	239.59
Securities gains (losses) .....	51	0	0	22	2,156		5000.00
Other operating income .....	362	1,156	1,304	4,557	5,657	-68.69	-97.88
Total operating income .....	122,990	66,304	112,085	206,506	211,205	85.49	131.16
<b>Operating Expenses</b>							
Personnel expenses .....	17,508	17,252	26,764	20,944	19,698	1.48	27.11
Interest expense .....	0	0	0	0	0		
Other expenses .....	7,160	6,095	8,936	9,732	9,111	17.47	25.24
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	24,668	23,347	35,700	30,676	28,809	5.66	26.56
Income (loss) before taxes .....	98,322	42,957	76,385	175,830	177,162	128.88	191.64
Applicable income taxes (credit) .....	-2,258	-1,306	-2,857	2,284	-913		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	100,580	44,263	79,242	173,546	178,075	127.23	187.92
Equity in undistributed income of subsidiaries .....	88,048	130,931	161,534	36,097	-499	-32.75	18.06
Bank subsidiaries .....	87,536	93,910	114,141	35,383	-1,953	-6.79	55.20
Nonbank subsidiaries .....	512	513	43	-1,835	-900	-0.19	-70.27
Subsidiary holding companies .....	0	36,508	47,350	2,549	2,354	-100.00	-100.00
Net income (loss) .....	188,628	175,194	240,776	209,643	177,576	7.67	72.24
<b>Memoranda</b>							
Bank net income .....	168,158	136,410	189,641	159,383	137,197	23.27	125.11
Nonbank net income .....	512	513	43	165	100	-0.19	-70.27
Subsidiary holding companies' net income .....	27,300	42,508	60,350	50,299	43,103	-35.78	23.76

## Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....	2,500,399	95.21	1,596,894	65.63	1,561,497	63.02	1,542,527	1,322,959	56.58	207.88	
Common and preferred stock .....	1,909,584	72.71	1,075,655	44.21	1,094,334	44.17	1,076,778	917,089	77.53	137.94	
Excess cost over fair value .....	8,741	0.33	7,935	0.33	7,935	0.32	7,935	7,935	10.16	10.94	
Loans, advances, notes, and bonds .....	580,000	22.08	511,000	21	457,255	18.45	456,000	397,000	13.50		
Other receivables .....	2,074	0.08	2,304	0.09	1,973	0.08	1,814	935	-9.98	21.71	
Investment in nonbank subsidiaries .....	7,317	0.28	7,274	0.30	6,805	0.27	6,762	8,596	0.59	-83.01	
Common and preferred stock .....	7,317	0.28	7,274	0.30	6,805	0.27	6,762	8,596	0.59	-82.98	
Excess cost over fair value .....	0	0	0	0	0	0	0	0		-100.00	
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0			
Other receivables .....	0	0	0	0	0	0	0	0			
Investment in subsidiary holding companies .....	0	0	715,762	29.42	725,535	29.28	570,669	456,046	-100.00	-100.00	
Common and preferred stock .....	0	0	715,762	29.42	725,535	29.28	562,969	456,046	-100.00	-100.00	
Excess cost over fair value .....	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	7,700	0			
Other receivables .....	0	0	0	0	0	0	0	0			
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....	6,935	0.26	0	0	0	0	0	0	0		
Securities .....	49,706	1.89	56,983	2.34	92,043	3.71	82,720	138,891	-12.77	-77.75	
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution .....	22,303	0.85	20,942	0.86	51,647	2.08	23,931	106,035	6.50	-91.10	
Cash and due from unrelated depository institution .....	0	0	735	0.03	735	0.03	1,960	2,979	-100.00	-100.00	
Premises, furnishings, fixtures and equipment .....	1,947	0.07	1,626	0.07	1,726	0.07	1,464	1,475	19.74	28.01	
Intangible assets .....	764	0.03	0	0	379	0.02	0	0		239.56	
Other assets .....	36,861	1.40	32,909	1.35	37,463	1.51	33,272	37,842	12.01	-36.18	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0			
Total assets .....	2,626,232	100.00	2,433,125	100.00	2,477,830	100.00	2,263,305	2,074,823	7.94	42.04	
<b>Liabilities and Capital</b>											
Deposits .....	0	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....	0	0	0	0	0	0	0	0	0		
Other liabilities .....	146,899	5.59	132,445	5.44	147,175	5.94	137,242	127,940	10.91	-8.06	
Balance due to subsidiaries and related institutions .....	0	0	0	0	0	0	0	0	0		
Total liabilities .....	146,899	5.59	132,445	5.44	147,175	5.94	137,242	127,940	10.91	-8.06	
Equity Capital .....	2,479,333	94.41	2,300,680	94.56	2,330,655	94.06	2,126,063	1,946,883	7.77	46.78	
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0			
Common stock .....	5,956	0.23	5,956	0.24	5,956	0.24	5,956	5,956	0.00	0.00	
Common surplus .....	5,360	0.20	5,250	0.22	5,250	0.21	5,250	5,250	2.10	2.10	
Retained earnings .....	2,614,913	99.57	2,406,728	98.92	2,449,521	98.86	2,253,438	2,081,588	8.65	47.40	
Accumulated other comprehensive income .....	-67,522	-2.57	-37,835	-1.55	-50,653	-2.04	-59,162	-66,492			
Other equity capital components .....	-79,374	-3.02	-79,419	-3.26	-79,419	-3.21	-79,419	-79,419			
Total liabilities and equity capital .....	2,626,232	100.00	2,433,125	100.00	2,477,830	100.00	2,263,305	2,074,823	7.94	42.04	
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0	0		

**Parent Company Analysis—Part 1**

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	10.57	12.52	39	10.52	6.29	83	10.75	7.29	79	10.13	9.68	61	9.70	10.40	42
Bank net income / Average equity investment in banks .....	16.92	12.35	83	17.34	6.43	95	17.90	7.45	95	15.95	10.51	88	14.74	11.19	82
Nonbank net income / Average equity investment in nonbanks .....	8.51	13.18	46	9.29	8.01	64	0.59	9.75	24	2.04	7.89	32	0.58	7.10	26
Subsidiary HCs net income / Average equity investment in sub HCs .....	6.65	11.04	30	8.50	6.72	64	8.90	7.01	70	10.49	8.55	53	9.44	8.78	44
Bank net income / Parent net income .....	89.15	96.45	21	77.86	87.60	20	78.76	88.16	17	76.03	82.22	22	77.26	82.56	20
Nonbank net income / Parent net income .....	0.27	3.22	42	0.29	4.43	43	0.02	3.59	28	0.08	5.93	28	0.06	3.78	34
Subsidiary holding companies' net income / Parent net income .....	14.47	66.57	10	24.26	81.94	19	25.06	68.34	20	23.99	74	19	24.27	72.48	26
<b>Leverage</b>															
Total liabilities / Equity capital .....	5.92	16.51	25	5.76	20.37	22	6.31	20.06	22	6.46	20.43	27	6.57	20.88	31
Total debt / Equity capital .....	0	11.37	11	0	14.74	10	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital .....	0	13.41	7	0	17.04	6	0	16.67	6	0	16.36	7	0	17.10	6
Total debt + Loans guaranteed for affiliate / Equity capital .....	0	11.46	11	0	15.02	10	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value .....	0	11.47	11	0	14.86	10	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital .....	0	10.65	11	0	13.73	10	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital .....	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital .....	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital .....	0.35	0.08	87	0.34	0.08	87	0.34	0.08	87	0.37	0.12	85	0.41	0.12	87
Long-term debt / Consolidated long-term debt .....	40.69		0	32.61	10	0	34.67	10	0	28.44	13			28.63	
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	77.67	103.15	1	78.53	103.27	1	78.72	102.81	2	77.82	103.22	1	71.38	103.10	1
Total investment in subs / Equity capital .....	101.14	108.29	33	100.84	110.46	25	98.42	110.16	13	99.71	111.07	18	91.82	112.48	4
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	-2.20	0.27	1	-2.12	0.69	2	-2.06	0.47	3	-2.25	0.36	4	-3.14	0.35	2
Equity investment in subs – equity cap / Net income-div (X) .....		0.85			2.31			1.82			1.22			1.22	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	261.76	152.56	84	149.58	128.63	71	143.15	136.59	61	299.19	177.68	86	355.11	162.34	94
Cash from ops + noncash items + op expense / Op expense + dividend .....	266.11	155.61	86	139.91	142.45	60	137.79	147.24	54	304.99	190.27	83	338.81	174.91	92
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	37.51	94.59	19	90.85	140.42	26	133.13	134.08	61	-21.59	116.34	5	-39.43	103.19	4
Pretax operating income + interest expense / Interest expense .....		1,645.53			1,826.91			2,016.32			1,968.54			2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....		1,896.20			1,413.95			1,539.23			1,632.83			1,369.37	
Dividends + interest from subsidiaries / Interest expense + dividends .....	466.43	174.48	91	230.80	144.62	81	202.89	150.43	76	488.13	210.80	90	599.33	188.90	95
Fees + other income from subsidiaries / Salary + other expenses .....	57.57	12.03	86	62.51	14.76	85	56.31	13.95	85	59.74	16.52	82	61.58	16.08	84
Net income / Current part of long-term debt + preferred dividends (X) .....		40.79			26.65			35.64			57.11			33.93	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	2.45	3.29	48	2.04	3.69	49	5.32	3.85	67	4.36	2.64	69	11.05	2.61	89
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....	0	0.60	47		0.12			0.10			0.04			0.24	
Nonaccrual .....	0	1.04	44		0.80			1.03			0.54			6.54	
Total .....	0	1.64	41		0.92			1.13			0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0.13	1.76	54	0.03	2.95	42	0.20	2.66	55	0.05	5.62	40	0.07	5.50	40
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

## Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	23.10	69.90	16	49.49	84.44	28	56.40	81.10	37	21.67	57.84	15	17.39	57.26	10
Dividends declared / Net income .....	12.32	27.22	22	12.50	49.77	14	18.56	42.29	18	17.94	33.08	22	17.44	27.33	25
Net income – dividends / Average equity.....	9.27	9.25	57	9.20	3.19	90	8.76	4.14	87	8.31	6.46	76	8.01	7.33	58
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	346.99	160.45	84	194.03	130.19	74	168.93	132.17	66	329.67	178.13	82	449.22	157.73	96
Dividends from nonbank subsidiaries .....	0	6.19	21	0	3.74	26	0	3.41	23	5.32	7.53	70	3.23	7.13	71
Dividends from subsidiary holding companies.....	117.50	6.32	91	27.39	2.34	90	29.09	4.85	89	126.95	21.40	88	131.55	16.86	87
Dividends from all subsidiaries .....	464.48	213.42	87	221.42	167.02	74	198.02	174.85	65	461.94	260.40	85	584	215.26	95
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	47.94	43.30	52	31.16	61.85	28	39.81	60.28	34	77.80	66.55	62	101.42	60.71	89
Interest income from bank subsidiaries.....	0.19	0.11	81	1.06	0.48	81	0.81	0.36	81	4.76	0.54	94	3.06	0.52	90
Management and service fees from bank subsidiaries .....	6.06	0.87	90	8.05	1.79	85	7.87	1.47	87	8.66	1.55	87	9.59	1.88	87
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	54.19	48.70	58	40.26	71.13	32	48.49	62.88	40	91.23	69.36	69	114.07	63.43	87
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	0	66.90	8	0	52.29	17	0	56.39	15	1,212.12	82.95	96	1,000	51.40	98
Interest income from nonbank subsidiaries.....	0	2.38	31	0	4.57	32	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries .....	20.12	0.66	95	22.81	0.93	96	402.33	0.86	98	89.70	1.92	96	153	2.96	96
Other income from nonbank subsidiaries.....	0	0.11	44	0	0.20	45	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries .....	20.12	94.31	32	22.81	70.62	40	402.33	79.84	94	1,301.82	150.41	96	1,153	99.33	97
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....	100	36.58	90	14.11	25.82	54	21.54	43.51	38	94.93	61.23	65	94.54	48.56	76
Interest income from subsidiary holding companies.....	0.50	5.06	60	1.44	9.87	63	1.07	8.40	61	4.50	6.54	69	1.30	3.95	69
Management and service fees from subsidiary holding companies.....	14.35	0.75	95	8.24	0.41	90	8.29	0.44	90	8.69	0.36	92	10.28	0.43	92
Other income from subsidiary holding companies.....	0	-0.41	52	0	0.01	45	0	0.01	45	0	0.29	44	0	0.01	48
Operating income from subsidiary holding companies.....	114.85	47.30	95	23.79	41.80	45	30.91	55.20	33	108.11	76.49	65	106.12	61.19	73
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	65.55	72.55	26	64.10	68	30	67.36	69.76	26	60.05	67.32	30	65.88	65.18	34
Interest income from bank subsidiaries.....	0.26	0.27	78	2.18	1.03	81	1.37	0.63	81	3.68	0.80	87	1.98	0.92	80
Management and service fees from bank subsidiaries .....	8.28	1.64	87	16.55	2.06	92	13.32	1.87	88	6.69	1.81	85	6.23	2.01	84
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	74.09	82.68	25	82.83	80.80	27	82.04	82.20	27	70.41	78.80	25	74.10	74.20	29
Dividends from nonbank subsidiaries .....	0	3.56	21	0	2.36	25	0	1.95	23	0.97	2.65	61	0.47	2.57	64
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0.08	0.02	89	0.18	0.03	90	0.15	0.02	91	0.07	0.06	87	0.07	0.03	89
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0.08	5.69	43	0.18	5.80	50	0.15	4.70	47	1.04	7.29	52	0.55	7.64	53
Dividends from subsidiary holding companies.....	22.20	2.13	91	9.05	1.41	90	11.60	2.53	89	23.12	4.52	87	19.29	5.15	85
Interest income from subsidiary holding companies.....	0.11	0.01	92	0.92	0.16	92	0.58	0.11	91	1.09	0.20	90	0.26	0.37	88
Management and service fees from subsidiary holding companies.....	3.18	0	99	5.28	0	99	4.47	0	99	2.12	0	99	2.10	0	99
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	25.49	3.40	89	15.25	4.22	88	16.64	4.56	88	26.33	6.08	86	21.66	6.79	83
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....		28.03			27.05			27.08			28.33			26.53	